



LUMPKIN COUNTY EMPLOYEE BENEFITS SUMMARY

ANNUAL LEAVE

Full-time employees earn **4 hours/month annual leave the first year of employment;**

8 hours/month annual leave after one year;

10 hours/month annual leave after five years.

Maximum Accumulation: Annual leave is cumulative to a maximum of 180 hours. After an employee has accrued 180 hours, no additional hours will be earned until leave is taken. During the last pay period of the year, you may request to be paid for up to 50% of your unused annual leave not to exceed 90 hours.

If an employee leaves county employment and has unused annual leave, he/she will be paid for the unused annual leave.

SICK LEAVE

Full-time employees earn **6 hours of sick leave per month.**

Sick leave is available for the employee's personal health care as well as for the care of members of the immediate family.

Maximum Accumulation: Sick leave may not be accrued in excess of 288 hours.

If an employee leaves county employment and has unused sick leave, he/she will **not** be paid for any unused sick leave.

HOLIDAYS

Full-time employees are paid for **9 holidays during 2005.**

In order to receive pay for an official holiday, an employee must either (1) be at work on the work day immediately preceding and succeeding the holiday, or (2) must be on approved paid leave on these days.

LUMPKIN COUNTY HOLIDAY SCHEDULE FOR 2005

JANUARY 17TH - Monday

Martin Luther King Jr. Day

MAY 30TH – Monday

Memorial Day

JULY 4TH – Monday

Independence Day Observed

SEPTEMBER 5TH – Monday

Labor Day

NOVEMBER 11TH –Friday

Veteran's Day

NOVEMBER 24TH – Thursday

Thanksgiving Day

NOVEMBER 25TH – Friday

& Day Following Thanksgiving

DECEMBER 23TH – Friday

Christmas Eve Observed

DECEMBER 26TH – Monday

Christmas Day Observed

HEALTH, VISION & DENTAL INSURANCE – BLUE CROSS BLUE SHIELD

Lumpkin County offers a Point-of-Service health insurance plan through Blue Cross Blue Shield of Georgia that includes vision.

Premium for Individual Coverage: The County pays the premium for employee only health insurance enrollment. Employees who do not have proof of other medical insurance must take the individual coverage.

Premium for Employee and child(ren): The current cost to the employee is \$112.48 per month (\$56.24 per pay period) for employee and child(ren) coverage.

Premium for Employee and Spouse: The current cost to the employee is \$124.86 per month (\$62.43 per pay period).

Premium for Family Coverage: The current cost to the employee is **\$186.40** per month (\$93.20 per pay period) for family medical coverage.

Lumpkin County pays 80% of the cost for dependent coverage. The cost for coverage for all medical insurance is subject to change once a year during our renewal period, and all employees would be notified prior to any change. Deductions for family health insurance are taken a month in advance. For example, if your coverage becomes effective April 1st, we will begin the deductions in March.

Premium for Dental Coverage: Dental is an “unbundled” benefit meaning that you may elect whatever type of coverage you want. Example: If you have family health coverage, but only want dental coverage for yourself, you have that option. You also have the option to decline dental coverage completely if you choose. Lumpkin County pays 50% of the premium for whatever coverage you elect, and the employee portion will be divided in half and deducted each pay period. The rates for Dental coverage are as follows:

| <u>PLAN</u> | <u>TOTAL COST/MONTH</u> | <u>COUNTY PORTION</u> | <u>EMPLOYEE PORTION</u> |
|--------------------|------------------------------------|----------------------------------|------------------------------------|
| Employee Only | \$ 23.64 | \$ 11.82 | \$ 11.82 |
| Employee/Spouse | 47.28 | 23.64 | 23.64 |
| Employee/Child | 44.92 | 22.46 | 22.46 |
| Family | 70.92 | 35.46 | 35.46 |

Effective Date: All insurance becomes effective on the first day of the month following 30 days from your date of employment. Example: If an employee’s hire date is January 15, 2005, health insurance coverage becomes effective on March 1, 2005.

LIFE INSURANCE – GEORGIA GREATER LIFE INSURANCE

The county sponsors a \$20,000 life insurance policy for all full-time employees at no cost to the employee.

SHORT-TERM DISABILITY - THE GUARDIAN

Enrollment in this plan is optional. The cost to the employee is **\$4.73** a month. This plan includes an additional \$10,000 in life insurance and Accidental Death & Dismemberment coverage.

Benefits are payable after a 7 day waiting period. The plan pays up to \$75/week for 26 weeks. Should you decline enrollment initially, you must wait one year before you are eligible again. If you would like to participate, enrollment is completed with all new hire paperwork and coverage becomes effective in 60 days.

457 /401A / DEFINED BENEFIT PLAN – GEBCORP

Enrollment in this plan is optional.

Lumpkin County offers a 457 Deferred Compensation Plan, a 401(a) Defined Contribution Plan, and a Defined Benefit Plan. If you choose to enroll, you may elect to contribute from 2% up to \$14,000 of your salary, deducted pre-tax. The county matches 2% of your contributions.

There are 15 different investment options ranging from a fixed account with relatively low risk, to options involving investments in stocks and/or bonds. An information folder with a detailed summary description will be provided to you that will explain the investment options. A representative of GEBCorp will be in touch with anyone who is interested in participating in the retirement plan to assist with electing your investment portfolio.

The Defined Benefit Plan is automatic enrollment for all full-time employees and is funded 100% by Lumpkin County.

If an employee leaves county employment, they may get a refund of their contributions plus interest. If they have been employed at least 2 years, but less than 3, you will be eligible for 50% of the counties contribution, 3+ years 100% of the counties contribution.

**** The benefit plans listed above require that the employee either enroll or officially decline by completing the appropriate paperwork in the Personnel Office. The optional plans require this as well. Due to deadlines set by the insurance carriers, benefits need to be elected and returned to the Personnel Office within two weeks of employment date.**

WORKERS COMPENSATION

When an employee becomes injured on the job, they must report the injury to their supervisor immediately. If medical attention is needed, the employee is required to seek care from one of the physicians listed on the panel of physicians designated to provide care for Lumpkin County employees.

A copy of our panel of physicians will be provided to you and is also posted in all work areas. All employees are required to sign a form indicating their understanding of the policy.

COUNTY POLICY ON DRUG-FREE WORKPLACE

A copy of Lumpkin County's policy on a Drug-Free Workplace will be provided to every employee. All employees are required to get a drug screen. Full-time and permanent part-time employees are required to get a physical exam and drug screen. The County pays for these.

An appointment will be set up for the employee through the Human Resources Office. Employees may be subject to random drug testing at any time during their employment with Lumpkin County.

SUBSTANCE ABUSE COUNSELING

In the event an employee has a need to speak to a professional regarding substance abuse, they may contact Francesca Smith at Georgia Mountains Community Services. Ms. Smith is a trained substance abuse counselor, and offers a wide range of counseling, treatment, rehabilitation and support. Georgia Mountains Community Services also provides a number of other services. They may be of assistance for adult mental health issues, crisis prevention and intervention, child and adolescent with varying degrees of behavioral and emotional problems, and mental retardation. Cost for services received at Georgia Mountains Community Services is the responsibility of the employee. All services are completely confidential. For additional information and a Consumer Handbook for Georgia Mountains Community Services, you may contact the Human Resources Office at 706-864-3742, ext 113. Or, if you would prefer, contact Francesca Smith directly at 706-864-6822.

COBRA

The federal Consolidated Omnibus Budget Reconciliation Act (COBRA) gives employees and their qualified beneficiaries the opportunity to continue health insurance coverage under Lumpkin County's health plan when a "qualifying event" would normally result in the loss of eligibility. Some common qualifying events are resignation, termination of employment, or death on an employee; a reduction in an employee's hours or a leave of absence; an employee's divorce or legal separation; and a dependent child no longer meeting eligibility requirements.

Under COBRA, the employee or beneficiary pays the full cost of coverage at Lumpkin County's group rate plus an administration fee. Each eligible employee will receive a Summary Plan Description Booklet from Blue Cross Blue Shield of GA explaining his or her rights granted under COBRA when the employee becomes eligible for continued coverage under the Lumpkin County health insurance plan. The booklet contains important information about the employee's rights and obligations.